**CUSTOMER PRIVACY POLICY**

J&C Auctions, LLC relies on trust as the basis for each customer relationship. We recognize the customers right to privacy and are very pleased you have agreed to purchase a vehicle or product from us. We agree to use care in our responsibility to protect the information you share with us, as outlined in this statement.

All of our employees must use the standards included in this statement as the basis for their actions in using, collecting, storing, sharing and retention of customer information. We wish to provide to you, from time to time while you are our customer, products and services that we believe can help you. We believe we can do this under this privacy policy.

**Privacy Expectations**: The safekeeping of customer information is a high priority with our company. We will continue to maintain the high standards we believe are necessary to ensure your information remains safe, is kept private and is secure from those with no reason to have access. We will continue to utilize this policy even after our customer company business relationship has ended.

**Maintenance of Accuracy**: Our company does its best to maintain completely accurate information about you and your business with our company. If you believe any data or records about you are incorrect, please notify us at our telephone listed below. We will correct any inaccuracies in your information.

**Information Management Practices**: You provide some information we may obtain, and you may grant us permission to obtain other information relating to your purchase. That information is obtained from outside sources, such as affiliates and credit reporting agencies. We limit the collection and use of information to the data necessary to administer our business, provide service and offer opportunities that may benefit you. We use some information to help identify and mitigate potential risks to our business, to identify likely interest in products or services. We use this information only in accordance with our policies.

**Employee Access**: Employee access to information is limited to employees who have a business reason to access those records. Employees are made aware of our privacy policy and trained in procedures that maintain confidentiality, and are subject to disciplinary action if they violate the provisions of the privacy policy.

**Information Security Protection**: We safeguard information about our customers according to established procedures designed to prevent unauthorized access.

**Type of Personal Information Collected**: In conducting our business, we collect and maintain information about our customers, including identification information, creditworthiness and credit capacity, data obtained when we verify information in loan applications, medical information included in an application for credit insurance and account activity information. We only use personal information for business purposes consistent with ethical business practices and only in compliance with Oregon and United States laws and regulations. We may share information we collect under certain circumstances.

**Information Use**: We may use your personal information:

Within our company and affiliates:

* As a security measure to prevent unauthorized persons from accessing your account.
* To conduct our business safely and under proper business methods.
* To share information about our experience and transactions with you as permitted by law.
* In satisfying legal requirements, such as for tax reporting required by Oregon and federal governments.
* To determine which products and services may best serve your needs, such as loan servicing and products.
* To process transaction or provide services you have requested.

With unaffiliated third parties:

Our business does not reveal customer account information or provide other identifiable information to unaffiliated companies for independent use. We may provide and disclose information we collect to companies that perform marketing services on our behalf or to financial institutions with whom we have joint marketing agreements.

As permitted by law:

We may provide and share customer account information or other personal information with unaffiliated companies when:

* They are under contract to provide products and services.
* Information sharing is in the normal course of business such as the Division of Motor Vehicles or the State of Oregon.
* The law requires cooperation in fraud investigations, subpoena or requests by authorized government regulators.
* “Due Diligence” is performed during an acquisition or sale of a loan or lease portfolio.
* A customer has been informed of the possible disclosure of information for marketing or similar reasons and been given an opportunity to decline or ‘opt out.’

**Customer Privacy in Third Party Relationships**: When we provide customer information to a third party as permitted by law, we will have a written agreement with that party that that party maintain the confidentiality of the information provided.

**Marketing of our Products and Services**: We may promote our products and services directly to you. If you do not want to receive those offers, you may ask us not to include you by following the ‘opt out’ procedures we have included below.

**Ways to limit the use or disclosure of your personal information**: We use this policy disclosure because we want you to understand our policies and trust us with your information. If you have questions about the privacy of your information, please call us at the number below. One party may ‘opt out’ on behalf of all consumers in a related transaction. Once your request has been made for an ‘opt out’ it will remain in effect for the life of the account.

**‘Opt Out’ Procedures**

To instruct us not to:

* Provide nonpublic personal information about you to unaffiliated companies offering products and/or services;
* Share information from your applications, records and purchase documents, or outside sources; or
* Provide information to you about our products and services.

Contact us at the number listed below. Please allow up to 5 weeks for your ‘opt out’ to become effective. We reserve the right to amend this privacy policy at any time. You will be given prior notice of any change that may affect you.

**By signing below, I acknowledge receipt of this privacy policy.**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: {{todays date}}

Customer Signature

Dealer Name: J&C Auctions, LLC

541-841-3730

P.O. Box 38 | Eagle Point, OR 97524

[stacy.jcauctions@gmail.com](mailto:stacy.jcauctions@gmail.com)

Dealer License: 0347